Case 07-12848 Doc 1 Filed 07/18/07 Entered 07/18/07 17:02:40 Desc Main Document Page 1 of 9

Official Form 1 (4	/07)				, carriori		490 <u>-</u>	0.0				
	τ				ruptcy of Illino					Vol	untary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Jones, Duane Gordon						Name of Joint Debtor (Spouse) (Last, First, Middle): Jones, Sheryl						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): FKA Sheryl Campbell							
Last four digits of So	oc. Sec./Complet	e EIN or otl	ner Tax I	D No. (if mo	re than one, stat		our digits		Complete EIN	or other Ta	ax ID No. (if more than one, state	e all
Street Address of Debtor (No. and Street, City, and State): 16132 Prairie South Holland, IL ZIP Code 60473				16 Sc	Street Address of Joint Debtor (No. and Street, City, and State): 16132 Prairie South Holland, IL ZIP Code 60473							
County of Residence Cook	e or of the Princip	pal Place of	Business	S:			County of Residence or of the Principal Place of Business: Cook					
Mailing Address of	Debtor (if differe	nt from stre	et addres	s):	ZIP Code	Maili	ng Addre	ss of Joint De	btor (if differe	ent from stre	eet address): ZIP Code	
Location of Principa (if different from str				Γ								
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Tax-Exempt (Check one (Check one Single Asset Real E. in 11 U.S.C. § 101 (Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt (Check box, if approximately and the condition of the condition of the code (the Internal R			cone box) siness eal Estate as 101 (51B) oker mpt Entity ., if applicable exempt org- of the Unite-	e) anization d States	Chapter 11 of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as business debts.				etition for Recognition Main Proceeding etition for Recognition Nonmain Proceeding			
Full Filing Fee a Filing Fee to be attach signed app is unable to pay Filing Fee waive attach signed app	nttached paid in installment plication for the offee except in installment par requested (appl	court's consiculties. Relicable to ch	ble to ind deration ule 1006	certifying t (b). See Offi ndividuals o	hat the debt cial Form 3A only). Must	or Check	Debtor c if: Debtor' to inside c all appli A plan Accepta	is a small bus is not a small s aggregate neers or affiliate cable boxes: is being filed ances of the pl	business debt oncontingent (s) are less that with this petit lan were solic	s defined in or as define liquidated d n \$2,190,00 ion.	11 U.S.C. § 101(51D). d in 11 U.S.C. § 101(51D) ebts (excluding debts owe 0. tion from one or more 6.C. § 1126(b).	
Estimated Number of	s that funds will be that, after any ex- funds available for of Creditors	e available xempt prope	erty is ex	cluded and	administrati			I- OVER	_		FOR COURT USE ONLY	
49 99 Estimated Assets \$0 to	\$10,001			10,000 		50,000 	_	More than				
#\$10,000 Estimated Liabilities \$0 to \$50,000	\$10,000 \$100,000 \$1 million \$100 million Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$1,000,001 to \$1,000,000 to \$1,000				000,001 to 0 million		\$100 million More than \$100 million					

Case 07-12848 Doc 1 Filed 07/18/07 Entered 07/18/07 17:02:40 Desc Main

Document Page 2 of 9

FORM PL Page

Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Jones, Duane Gordon Jones, Sheryl (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Ernesto D. Borges, Jr. July 18, 2007 (Date) Signature of Attorney for Debtor(s) Ernesto D. Borges, Jr. 6189298 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Document

Entered 07/18/07 17:02:40 Desc Main Page 3 of 9

FORM B1, Page 3

Official Form 1 (4/07) **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Jones, Duane Gordon Jones, Sheryl

Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11. United States Code, specified in this petition.

X /s/ Duane Gordon Jones

Signature of Debtor Duane Gordon Jones

X /s/ Sheryl Jones

Signature of Joint Debtor Sheryl Jones

Telephone Number (If not represented by attorney)

July 18, 2007

Date

Signature of Attorney

X /s/ Ernesto D. Borges, Jr.

Signature of Attorney for Debtor(s)

Ernesto D. Borges, Jr. 6189298

Printed Name of Attorney for Debtor(s)

The Law Offices of Ernesto D, Borges, Jr. P.C.

Firm Name

105 West Madison 23rd Floor Chicago, IL 60602

Address

Email: EBorges105@aol.com

312/853-0200 Fax: 312/853-3130

Telephone Number

July 18, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-12848 Doc 1 Filed 07/18/07 Entered 07/18/07 17:02:40 Desc Main Document Page 4 of 9

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

	Duane Gordon Jones			
In re	Sheryl Jones		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-12848 Doc 1 Filed 07/18/07 Entered 07/18/07 17:02:40 Desc Main Document Page 5 of 9

Official Form 1, Exh. D (10/06) - Cont.

Date: July 18, 2007

Signature of Debtor: /s/ Duane Gordon Jones

Duane Gordon Jones

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

Case 07-12848 Doc 1 Filed 07/18/07 Entered 07/18/07 17:02:40 Desc Main Document Page 6 of 9

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Duane Gordon Jones Sheryl Jones		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-12848 Doc 1 Filed 07/18/07 Entered 07/18/07 17:02:40 Desc Main Document Page 7 of 9

Official Form 1, Exh. D (10/06) - Cont.

Date: July 18, 2007

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:/s/ Sheryl Jones
Sheryl Jones

Allied Interstate Inc 435 Ford Rd Ste 800 Minneapolis, MN 55426

American General Finan 7245 W 87th St Unit 4 Bridgeview, IL 60455

AMERICAN MEDICAL COLLECTION AGENCY 2269 SAWMILL RIVER ROAD BLDG. 3 ELMSFORD, NY 10523

Amex P.o. Box 981537 El Paso, TX 79998

Barclays Bank Delaware 125 S West St Wilmington, DE 19801

Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060

Citibank Usa Po Box 6003 Hagerstown, MD 21747

City of Chicago, Dept. of Revenue PO Box 88292 Chicago, IL 60680-1292

Codilis & Associates 15W030 N. Frontage Road Suite 100 Burr Ridge, IL 60527

Creditors Alliance Inc Po Box 1288 Bloomington, IL 61702

Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154

General Motors Mtg Corp Po Box 4622 Waterloo, IA 50704

Hfc - Usa Pob 1547 Chesapeake, VA 23327

Nicor Gas 1844 Ferry Road Naperville, IL 60563

Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444